

WHAT IS CLAIMED IS:

1. A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:
 - 5 receiving a message indicative of a request to apply for a credit card at an Internet server from the Internet client device via the Internet;
 - transmitting data indicative of an electronic credit card application from the Internet server to the Internet client device via the Internet;
 - 10 receiving applicant data at the Internet server from the client device via the Internet;
 - storing the applicant data in a computer readable memory;
 - determining if the applicant data verifies against a verification database;
 - 15 determining a temporary credit card number if the applicant data verifies, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers;
 - logically associating the temporary credit card number with the applicant data;
 - 20 allowing Internet based purchases based on the temporary card credit number until the temporary credit card number is deactivated; and
 - deactivating the temporary credit card number.

2. A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of expiring the temporary credit card number in response to a predetermined time period elapsing.

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3. A method as defined in claim 2, wherein the step of deactivating the temporary credit card number in response to a predetermined time period elapsing comprises the step of expiring the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.

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4. A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device.

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5. A method as defined in claim 4, wherein the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device comprises the step of deactivating the temporary credit card number in response to receiving a request for a home page from the Internet client device.

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6. A method as defined in claim 1, wherein the step of
deactivating the temporary credit card number comprises the step of
deactivating the temporary credit card number in response to receiving a
message indicative of a browser shut down from the Internet client device via
the Internet.

7. A method as defined in claim 1, wherein the step of
deactivating the temporary credit card number comprises the step of
deactivating the temporary credit card number in response to the Internet
client device failing to respond to a communication request.

8. A method as defined in claim 1, wherein the step of
deactivating the temporary credit card number comprises the step of
deactivating the temporary credit card number in response to a predetermined
dollar amount of purchases being made using the temporary credit card
number.

9. A method as defined in claim 1, wherein the step of
deactivating the temporary credit card number comprises the step of
deactivating the temporary credit card number in response to a predetermined
number of items being purchased using the temporary credit card number.

10. A method as defined in claim 1, wherein the step of
deactivating the temporary credit card number comprises the step of

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deactivating the temporary credit card number in response to a predetermined number of purchase transactions being made using the temporary credit card number.

5 11. A method as defined in claim 1, further comprising the step of issuing a traditional credit card in the name of the customer based on the applicant data, the traditional credit card being associated with a traditional credit card number, the traditional credit card number being different than the temporary credit card number.

10 12. A method as defined in claim 11, further comprising the step of transferring a balance associated with the temporary credit card number to an account associated with the traditional credit card number.

15 13. An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

20 a network receiver operatively coupled to the Internet;
 a network transmitter operatively coupled to the Internet;
 a microprocessor in communication with the network receiver and the network transmitter; and
 a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the

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microprocessor, the software program being structured to cause the microprocessor to:

receive a message indicative of a request to apply for a credit card from the network receiver;

5 transmit data indicative of an electronic credit card application to the network transmitter;

receive applicant data from the network receiver;

10 determine if the applicant data verifies against a verification database;

15 determine a temporary credit card number if the applicant data verifies, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers;

logically associate the temporary credit card number with the applicant data;

allow Internet based purchases based on the temporary card credit number until the temporary credit card number is deactivated; and
15 deactivating the temporary credit card number.

20 14. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period elapsing.

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15. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.

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16. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device.

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17. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a home page from the Internet client device.

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18. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device.

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19. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the

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temporary credit card number in response to the Internet client device failing to respond to a communication request.

5 20. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined dollar amount of purchases being made using the temporary credit card number.

10 21. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number.

15 22. An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to issue a traditional credit card in the name of the customer based on the applicant data, the traditional credit card being associated with a traditional credit card number, the traditional credit card number being different than the temporary credit card number.

20 23. An apparatus as defined in claim 22, wherein the software program is structured to cause the microprocessor to transfer a

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balance associated with the temporary credit card number to an account associated with the traditional credit card number.

24. An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

a network receiver operatively coupled to the Internet, the network receiver being structured to receive applicant data and purchase requests;

10 a verification module operatively coupled to the network receiver;

a verification database in communication with the verification module, the verification module being structured to query the verification database to determine if the applicant data received by the receiver is valid;

15 a temporary account module in communication with the verification module;

a temporary account database in communication with the temporary account module, the temporary account module being structured to query the temporary account database to determine a temporary credit card number if the applicant data verifies, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers; and

20 a purchase approval module in communication with the network receiver and the temporary account module, the purchase approval module

being structured to approve the purchase requests received by the receiver if the purchase requests are associated with the temporary card credit number and the temporary credit card number is active.

5 25. An apparatus as defined in claim 24, further comprising a network transmitter operatively coupled to the temporary account module and the Internet, the network transmitter being structured to transmit the temporary credit card number.

10 26. An apparatus as defined in claim 24, further comprising a deactivation module operatively coupled to the temporary account database, the deactivation module being structured to deactivate the temporary credit card number in response to occurrence of a predefined condition.